



Order Filed on January 8, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Desiree Yvette Williams-Ramos

Case No.: 19-10017

Hearing Date: 1/7/2020

Judge: Kathryn C. Ferguson

Chapter: 7

Recommended Local Form:



Followed



Modified

ORDER DENYING MOTION TO APPROVE REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 8, 2020

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

A motion to approve a reaffirmation agreement having been filed on December 9, 20 19 by Ally Capital (2016 Chrysler 200) for entry of an order as set forth above, all interested parties having been duly served, the Court having considered all of the papers submitted, along with any arguments of counsel, and the Court having found that the Debtor(s) has/have performed all steps necessary under 11 U.S.C. § 524(c) to reaffirm the proposed debt; and the Court having been unable to make the findings under 11 U.S.C. § 524(c)(6) required to approve the reaffirmation agreement; it is

ORDERED that the aforesaid motion is denied.

The successful party shall serve this order on the debtor, any trustee, and all parties who entered an appearance on this matter.

Rev. 7/1/04; jml

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Desiree Yvette Williams- Ramos
Debtor

Case No. 19-10017-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db Desiree Yvette Williams- Ramos, 60 Fieldcrest Dr, Westampton, NJ 08060-5656

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
rsolarz@kmlawgroup.com
Stephanie Shreter on behalf of Debtor Desiree Yvette Williams- Ramos shreterecf@comcast.net, shreterlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8